



Houghton Mifflin Harcourt Employees Federal Credit Union

Phone 978-661-1425 FAX 978-661-1325

www.hmcreditunion.org

Visa Credit Card Application

Credit inquiries will be shown on your Experian credit report.

Name		
Are you a member of the Credit Union? <i>(Not necessary to apply) If new member, a copy of legal ID may be required</i>		
Street City, State Zip		
If less than 2 years Previous Address		
Social Security #		Date of Birth:
E-Mail Address		
Home Phone		
Employer		
Employer's Address		
Your Work Phone Number		
Years at Job		Date of Hire:
Amount of Rent		If no Rent or Mortgage listed, why? (i.e. living w/parents, mortgage paid in full, etc)
Amount of Mortgage Payment And Mortgage Balance		
Auto Loan Payment and Loan Balance		
Auto Loan Payment and Loan Balance		
Yearly Salary before Taxes **** Submit recent pay stub ****		
Other income* <i>*Alimony, Child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation</i>		
Name & address of Relative not living with you		
Have you ever declared bankruptcy?		

FAX application to credit union: 978-661-1325

If a co-applicant or joint applicant is needed or wanted, submit a separate form for that person.

Authorization Notice: By submitting this application to the credit union, you certify that everything you have stated in this application is correct to the best of your knowledge. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will provide you with the name and address of any credit bureau from which it received your credit report. You understand that the credit union will rely on both the representations you make in this application and contents of any credit report it obtains when deciding whether to grant the credit requested. You agree to immediately notify us of changes to any of the information you have provided in this application. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on applications made to credit unions or state chartered credit unions insured by NCUA.

X

Signature

Date

Loan Cancellation Fee – \$15 charge to cancel a loan after a loan check has been issued



**HOUGHTON MIFFLIN HARCOURT
EMPLOYEES FEDERAL CREDIT UNION**
181 Ballardvale Street • P.O. Box 7050
Wilmington, MA 01887-7050
Phone: (978) 661-1425 • Fax: (978) 661-1325



**VISA CLASSIC
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement. Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.90%
APR for Cash Advances	10.90%
APR for Balance Transfers	10.90%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
- Foreign Transaction Fee	None
Penalty Fees	
- Late Payment Fee	\$10.00
- Returned Payment Fee	\$20.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your account Agreement for more details.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee	\$10.00	or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$2.50	
Emergency Card Replacement Fee	\$5.00	
Card Replacement Fee	\$5.00	
Rush Payment Fee	\$10.00	

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates.

The Purchase APR is **10.90%** which is a monthly periodic rate of 0.9083%.
The Cash Advance APR is **10.90%** which is a monthly periodic rate of 0.9083%.